

**IN THE CLAIMS:**

The text of all pending claims, (including withdrawn claims) is set forth below. Cancelled and not entered claims are indicated with claim number and status only. The claims as listed below show added text with underlining and deleted text with ~~striketrough~~. The status of each claim is indicated with one of (original), (currently amended), (cancelled), (withdrawn), (new), (previously presented), or (not entered).

Please CANCEL claims 1 and 10 and AMEND the claims in accordance with the following:

1. (CANCELLED)

2. (CURRENTLY AMENDED) A method of ~~invitation to alteration of a contract of cash loan for consumption for inviting~~ inviting a debtor to ~~alteration of~~ alter contract contents concerning payment terms of a loan, the method comprising the steps of:

extracting ~~invitation~~ target customers ~~each~~ satisfying conditions for being a defaulting debtor or being a candidate for defaulting on the loan ~~debtor~~ from all debtors;

notifying each of the ~~extracted debtor~~ target customers, by postal mail or E-mail, of an invitation to ~~alteration~~ alter of present contract contents of the loan to ~~other contract contents~~ which allow relaxation of payment terms, and an address of a Web site at which an application ~~for the alteration of~~ to alter the present contract contents is received;

simulating a new payment plan ~~which is to be followed after the alteration to the other contract contents~~ based on new contract contents, based on an access from the ~~debtor~~ target customer; and

~~taking a procedure for~~ altering the present contract contents to the new contract contents when the ~~debtor~~ target customer consents to the alteration to the new contract contents based on a ~~result of~~ the simulation.

3. (CURRENTLY AMENDED) A ~~The~~ method of ~~invitation to alteration of a contract of cash loan for consumption~~, according to claim 2, wherein the ~~step of~~ extracting the invitation target customers includes inspection for determining whether ~~or not~~ it is possible to make a contract with each of the debtors under the relaxed payment terms.

4. (CURRENTLY AMENDED) A ~~The~~ method of ~~invitation to alteration of a contract of cash loan for consumption~~, according to claim 2, wherein the ~~step of~~ extracting the invitation

target customers is executed during generation of billing data for issuing bills or during generation of reminder data.

5. (CURRENTLY AMENDED) ~~A-The method of invitation to alteration of a contract of cash loan for consumption,~~ according to claim 4, wherein conditions for extracting each of the ~~invitation~~ target customers are satisfied when at least an amount billed is equal to or larger than a predetermined amount, the debtor has lived at an identical address for a predetermined number of years or longer, the debtor has a job, and the debtor is of a predetermined age or older.

6. (CURRENTLY AMENDED) ~~A-The method of invitation to alteration of a contract of cash loan for consumption,~~ according to claim 4, wherein conditions for extracting each of the ~~invitation~~ target customers during the generation of the reminder data are satisfied when default events by the debtor have occurred a predetermined number of consecutive times or smaller consecutive times, the debtor has lived at an identical address for a predetermined number of years or longer, the debtor has a job, and the debtor is of a predetermined age or older.

7. (CURRENTLY AMENDED) ~~A-The method of invitation to alteration of a contract of cash loan for consumption,~~ according to claim 1, wherein in the simulation of the new payment plan, a remaining debt curve chart representative of changes in an outstanding loan balance with respect to monthly payment under altered payment terms is also displayed.

8. (CURRENTLY AMENDED) ~~A-The method of invitation to alteration of a contract of cash loan for consumption,~~ according to claim 2, wherein in the ~~procedure~~ for altering the present contract contents, information required for the procedure is extracted from information registered in association with the present contract, and displayed.

9. (CURRENTLY AMENDED) ~~A-The method of invitation to alteration of a contract of cash loan for consumption,~~ according to claim 8, including receiving alteration of the information required for the procedure.

10. (CANCELLED)

11. (CURRENTLY AMENDED) A computer-readable recording medium storing a

program for causing a computer to execute:

~~extract~~-extracting invitation-target customers each satisfying predetermined conditions from ~~for being a defaulting debtors debtor or being a candidate fro defaulting on the loan,~~

notifying each of the extracted debtor~~target customers~~ of an invitation to ~~alteration~~-alter of present contract contents of the loan to ~~other~~-new contract contents which allow relaxation of payment terms, and information concerning reception of an application for ~~the alteration of~~to alter the present contract contents,

~~simulate~~-simulating a new payment plan which is to be followed after the alteration to the other contract contentsbased on the new contract contents, based on an access from the debtor, and

~~take a procedure for~~ altering the present contract contents to the new contract contents when the ~~debtor~~-target customer consents to the alteration to the new contract contents based on a ~~result of~~ the simulation.

12. (CURRENTLY AMENDED) An ~~invitation apparatus for alteration of a contract of cash loan for consumption, the invitation apparatus inviting to~~ invite a debtor to ~~alteration~~-alter of contract contents concerning payment terms of a loan, the invitation apparatus comprising:

a invitation-target customer-extracting~~extractor~~ means for extracting invitation-target customers each satisfying predetermined conditions ~~from~~ for being a defaulting debtors debtor or being a candidate for defaulting on the loan;

~~notification~~a notifier means for notifying each of the ~~extracted debtor~~target customers of an invitation to ~~alteration~~-alter of present contract contents of the loan to ~~other~~-new contract contents which allow relaxation of payment terms, and information concerning reception of an application ~~for the alteration of~~to alter the present contract contents;

a payment simulation means for~~simulator~~ simulating a new payment plan which is to be followed after the alteration to the other contract contentsbased on the new contract contents, based on an access from the debtor; and

~~procedure-taking means for taking a procedure for~~an alterer altering the present contract contents to the new contract contents when the ~~debtor~~-target customer consents to the alteration to the new contract contents based on a ~~result of~~ the simulation.